



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: December 21, 2007

(use as many sheets as necessary)

Sheet 1 of 7

Complete if Known

Application Number	10/738,468
Filing Date	12/17/2003
First Named Inventor	William R. Nolan III
Art Unit	3694
Examiner Name	Ojo O. Oyebisi
Attorney Docket Number	037607-0236

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
/O.O./	1.	7,146,337	12-05-2006	Ward et al.	
	2.	6,823,319	11-23-2004	Lynch et al.	
	3.	6,671,673	12-30-2003	Baseman, et al.	
	4.	6,651,884	11-25-2003	Predergast et al.	
	5.	6,611,816	08-26-2003	Lebda et al.	
	6.	6,609,109	08-19-2003	Bradley et al.	
	7.	6,594,635	07-15-2003	Erlanger	
	8.	6,584,467	06-24-2003	Haught et al.	
	9.	6,532,450	03-11-2003	Brown et al.	
	10.	6,513,018	01-28-2003	Culhane	
	11.	6,505,176	01-07-2003	DeFrancesco, Jr. et al.	
	12.	6,438,526	08-20-2002	Dykes et al.	
	13.	6,430,539	08-06-2002	Lazarus et al.	
	14.	6,405,181	06-11-2002	Lent et al.	
	15.	6,401,070	06-04-2002	McManus et al.	
	16.	6,385,594	05-07-2002	Lebda et al.	
	17.	6,367,013	04-02-2002	Bisbee et al.	
	18.	6,324,526	11-27-2001	D'Agostino	
	19.	6,311,169	10-30-2001	Duhon	
	20.	6,289,319	09-11-2001	Lockwood	
	21.	6,226,624	05-01-2001	Watson et al.	
	22.	6,202,053	03-13-2001	Christiansen et al.	
	23.	6,144,948	11-07-2000	Walker et al.	
	24.	6,125,349	09-26-2000	Maher	
	25.	6,119,103	09-12-2000	Basch et al.	
	26.	6,112,190	08-29-2000	Fletcher et al.	
	27.	6,105,007	08-15-2000	Norris	
	28.	6,088,686	07-11-2000	Walker et al.	
	29.	6,076,070	06-13-2000	Stack	
	30.	6,070,151	05-30-2000	Frankel	
	31.	6,044,362	03-28-2000	Neely	
	32.	6,035,288	03-07-2000	Solomon	
	33.	6,029,149	02-22-2000	Dystra et al.	
	34.	6,021,202	02-01-2000	Anderson et al.	
	35.	6,014,645	01-11-2000	Cunningham	
	36.	5,995,947	11-30-1999	Fraser et al.	

Examiner
Signature

/Ojo Oyebisi/

Date
Considered

08/17/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/738,468
				Filing Date	12/17/2003
				First Named Inventor	William R. Nolan III
				Art Unit	3694
				Examiner Name	Ojo O. Oyeibisi
				Attorney Docket Number	037607-0236
Sheet	2	of	7		

U.S. PATENT DOCUMENTS

	37.	Document Number	Date	Inventor
/O.O./		5,983,206	11-09-1999	Oppenheimer
		5,974,372	10-26-1999	Barnes et al.
		5,970,464	10-19-1999	Apte et al.
		5,966,700	10-12-1999	Gould et. al.
		5,966,699	10-12-1999	Zandi
		5,940,811	08-17-1999	Norris
		5,940,812	08-17-1999	Tengel et al.
		5,930,776	07-27-1999	Dykstra et al.
		5,878,403	03-02-1999	DeFrancesco et al.
		5,878,404	03-02-1999	Stout Jr. et al.
		5,870,721	02-09-1999	Norris
		5,930,775	01-27-1999	McCauley et al.
		5,797,133	08-18-1998	Jones et al.
		5,765,144	06-09-1998	Larche et al.
		5,732,400	03-24-1998	Mandler et al.
		5,699,527	12-16-1997	Davidson
		5,696,907	12-09-1997	Tom
		5,689,649	11-18-1997	Altman et al.
		5,615,268	03-25-1997	Bisbee et al.
		5,611,052	03-11-1997	Dykstra et al.
		5,563,783	10-08-1996	Stolfo et. al.
		5,537,315	07-16-1996	Mitcham
		5,414,621	05-09-1995	Hough
		5,361,201	11-01-1994	Jost et al.
		5,323,315	06-21-1994	Highbloom
		5,274,547	12-28-1993	Zoffel et al.
		5,262,941	11-16-1993	Saladin et al.
		5,239,462	08-24-1993	Jones et al.
		4,876,648	10-24-1989	Lloyd
		3,316,395	04-25-1967	Lavin
		20040122717	06-24-2004	Handcock
		20040107161	06-03-2004	Tanaka et al.
		20040064402	04-01-2004	Dreyer et al.
		20040059653	03-25-2004	Verkuylen et al.
		20040049439	03-11-2004	Johnston et al.
		20040049445	03-11-2004	Kishore
		20040034592	02-19-2004	Hu et al.
		20040030616	02-12-2004	Florange et al.
/O.O./		20040030649	02-12-2004	Nelson et al.

Examiner Signature	/Ojo Oyeibisi/	Date Considered	08/17/2008
---------------------------	----------------	------------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				Application Number	10/738,468
				Filing Date	12/17/2003
				First Named Inventor	William R. Nolan III
				Art Unit	3694
				Examiner Name	Ojo O. Oyebisi
Sheet	3	of	7	Attorney Docket Number	037607-0236

U.S. PATENT DOCUMENTS

		Document Number			
10.0.1	76.	20040002915	01-01-2004	McDonald et al.	
	77.	20030233260	12-18-2003	Snell et al.	
	78.	20030233316	12-18-2003	Hu et al.	
	79.	20030229553	12-11-2003	Kongyingyong et al.	
	80.	20030229581	12-11-2003	Green et al.	
	81.	20030225662	12-04-2003	Horan et al.	
	82.	20030220879	11-27-2003	Gaughan et al.	
	83.	20030217034	11-20-2003	Shutt	
	84.	20030208385	11-06-2003	Zander et al.	
	85.	20030187696	10-02-2003	Bonissone et al.	
	86.	20030187697	10-02-2003	Bonissone et al.	
	87.	20030187698	10-02-2003	Bonissone et al.	
	88.	20030187699	10-02-2003	Bonissone et al.	
	89.	20030187700	10-02-2003	Bonissone et al.	
	90.	20030187701	10-02-2003	Bonissone et al.	
	91.	20030187702	10-02-2003	Bonissone et al.	
	92.	20030182159	09-25-2003	Bonissone et al.	
	93.	20030177032	09-18-2003	Bonissone et al.	
	94.	20030172025	09-11-2003	Gallina	
	95.	20030167191	09-04-2003	Slabonik et al.	
	96.	20030144949	07-31-2003	Blanch	
	97.	20030110249	06-12-2003	Buus et al.	
	98.	20030093366	05-15-2003	Halper et al.	
	99.	20030065614	04-03-2003	Sweeney	
	100.	20030046223	03-06-2003	Crawford et al.	
	101.	20030036994	02-20-2003	Witzig et al.	
	102.	20030036995	02-20-2003	Lazerson	
	103.	20030036996	02-20-2003	Lazerson	
	104.	20030033241	02-13-2003	Harari	
	105.	20030033242	02-13-2003	Lynch et al.	
	106.	20030028478	02-06-2003	Kinney et al.	
	107.	20030023610	01-30-2003	Bove et al.	
	108.	20020152155	10-17-2002	Greenwood et al.	
	109.	20020138414	09-26-2002	Baker, IV	
	110.	20020111901	08-15-2002	Whitney	
	111.	20020111835	08-15-2002	Hele et al.	
	112.	20020099650	07-25-2002	Cole	
	113.	20020091550	07-11-2002	White et al.	
10.0.1	114.	20020091630	07-11-2002	Inoue	

Examiner
Signature

/Ojo Oyebisi/

Date
Considered

08/17/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/738,468
				Filing Date	12/17/2003
				First Named Inventor	William R. Nolan III
				Art Unit	3694
				Examiner Name	Ojo O. Oyebisi
				Attorney Docket Number	037607-0236
Sheet	4	of	7		

U.S. PATENT DOCUMENTS

		Document Number			
/O.O./	115.	20020087364	07-04-2002	Lerner et al.	
	116.	20020059137	05-16-2002	Freeman et al.	
	117.	20020052815	05-02-2002	Johnson et al.	
	118.	20020052835	05-02-2002	Toscano	
	119.	20020040339	04-04-2002	Dhar et al.	
	120.	20020038318	03-28-2002	Cochran et al.	
	121.	20020035520	03-21-2002	Weiss	
	122.	20020032635	03-14-2002	Harris et al.	
	123.	20020029154	03-07-2002	Majoer	
	124.	20020029194	03-07-2002	Lewis et al.	
	125.	20010037287	11-01-2001	Broadbent et al.	
	126.	20010032178	10-18-2001	Adams et al.	
	127.	20010029482	10-11-2001	Tealdi et al.	
	128.	20020077968	06-20-2002	Kaniwa, et al.	
	129.	20020087389	07-04-2002	Sklarz, et al.	
	130.	20020152165	10-17-2002	Dutta, et al.	
	131.	20020152170	10-17-2002	Dutta, et al.	
	132.	20030212654	11-13-2003	Harper, et al.	
/O.O./	133.	20040019517	01-29-2004	Sennott	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document Serial Number-Kind Code ² (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
/O.O./	134.	WO 03/071380	08-28-2003	Suresh et al		
/O.O./	135.	WO 03/071388	08-28-2003	Pathria, et al.		
/O.O./	136.	JP 2003223559	08-08-2003	Good Loan KK		
/O.O./	137.	WO 2003009152	01-30-2003	Cochran et al.		

Examiner Signature	/Ojo Oyebisi/	Date Considered	08/17/2008
---------------------------	---------------	------------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				Complete if Known	
Sheet 5 of 7				Application Number 10/738,468 Filing Date 12/17/2003 First Named Inventor William R. Nolan III Art Unit 3694 Examiner Name Ojo O. Oyebisi Attorney Docket Number 037607-0236	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
/O.O./	138.	WO 02093286	11-21-2002	Grosman et al.		
	139.	WO 02/084925	10-24-2002	Fung, et al.		
	140.	JP 2002288426	10-04-2002	Fukui Ginko KK		
	141.	JP 2002259696	09-13-2002	Tokyo Mitsubishi Ginko KK		
	142.	WO 0223443	03-21-2002	Flynn		
	143.	WO 0208855	01-31-2002	Ward et al.		
	144.	WO 02/006989	01-24-2002	Honarvar		
	145.	JP 2002007701	01-11-2002	Dainippon Printing Co. Ltd.		
	146.	WO 0198999	12-27-2001	Poulter et al.		
	147.	WO 0180123	10-25-2001	Beg et al.		
	148.	WO 0163534	08-30-2001	Watje et al.		
	149.	WO 0163446	08-30-2001	Ramanathan et al.		
	150.	WO 0163445	08-30-2001	Watje et al.		
	151.	WO 0150318	07-12-2001	Keyes et al.		
	152.	WO 01/41019	06-07-2001	Gauer et al.		
	153.	WO 0139079	05-31-2001	Johnson		
	154.	WO 0133461	05-10-2001	DiPietro		
	155.	WO 01/27832	04-19-2001	Karkukly et al.		
	156.	WO 0118718	03-15-2001	Taylor		
	157.	WO 0116845	03-08-2001	Neumann et al.		
	158.	WO 0075833	12-14-2000	Tran et al.		
	159.	WO 0062209	10-19-2000	Sherman		
	160.	WO 0021011	04-13-2000	Nishith et al.		
	161.	WO 9948036	09-23-1999	Jammal et al.		
/O.O./	162.	JP 04182868	06-30-1992	Kosaka		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
/O.O./	163.	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter®", September 2002; 63 pgs.	
/O.O./	164.	EDOCS, "edocs Teams with Fannie Mae to Offer Lenders Online Account Management Solution," Press Release, March 12, 2001, 2 pgs., edocs, Inc., USA	

Examiner Signature	/Ojo Oyebisi/	Date Considered	08/17/2008
---------------------------	---------------	------------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>		Application Number	10/738,468
		Filing Date	12/17/2003
		First Named Inventor	William R. Nolan III
		Art Unit	3694
		Examiner Name	Ojo O. Oyebisi
Attorney Docket Number	037607-0236		
Sheet	6	of	7

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
/O.O./	165.	FANNIE MAE, "Fannie Mae Unveils MORNETPlus on the Web; Lenders Can Now Access Automated Underwriting and Other Mortgage Transaction Services on Fanniemae.com," Press Release, March 23, 2000, 2 pgs., Fannie Mae, USA	
	166.	FANNIE MAE, "Fannie Mae Announces MORNETPlus Connections; Now Provides Lenders with Access to the Largest Network of Service Providers on the Web for Appraisals, Flood Certificates, Title Insurance and Closing, and Escrow Services," Press Release, April 18, 2001, 3 pgs., Fannie Mae, USA	
	167.	FANNIE MAE, "Fannie Mae and First American Financial to Provide Lenders with Electronic Access to More Products on MORNETPlus Network; Appraisals, Flood Certificates, and Title Insurance in Offering," Press Release, December 21, 1999, 2 pgs, Fannie Mae, USA	
	168.	RAINES FRANKLIN D., "Statement by Franklin D. Raines Chairman and CEO of Fannie Mae, Speech at 2003 Fannie Mae eBusiness Forum," September 17, 2003, 6 pgs, Fannie Mae, USA	
	169.	OBJECT MANAGEMENT GROUP, "Fannie Mae", CORBA Banking/Finance, September 17, 2001, 2 pgs, Object Management Group, Needham, MA, USA	
	170.	SMITH TOM, "E-Commerce Holds Keys to Home Ownership: Fannie Mae drives hug volumes of mortgage business to its e-marketplace," Internetweek.com, Undated, 5 pgs., Internetweek.com, USA	
	171.	SMITH TOM, "Fannie Mae Ramps up Web Apps: Q&A with Julie St. John, Executive Vice President and Chief Technology Office and Michael Williams President of Fannie Mae e-Business," Internetweek.com, Undated, 11 pgs., Internetweek.com, USA	
	172.	SUN, "Success on Sun: Software Development Case Study Federal National Mortgage Association (Fannie Mae)," March 1995, 10 pgs, Sun, USA	
	173.	RAINES FRANKLIN D., "Speech by Franklin D. Raines Chairman and CEO of Fannie Mae, Fannie Mae and the Mortgage Industry in the E-Commerce Age," May 8, 2000, 20 pgs., Fannie Mae, USA	
	174.	WILLIAMS MICHAEL, "Technology and Other Keys to the Boom in Refinancing," American Banker, April 20 2003, 3 pgs, Volume 168, Issue 63, pg. 8., American Banker USA	
	175.	BREAKTHROUGHS IN MORTGAGE BANKING: Looking Toward the Future, Real Estate Finance Press, Mortgage Bankers Association of America, 1996, pages 5-1 -5-8, ISBN 1-57599-016-4, Jess Lderman, Editor	
	176.	FANNIE MAE, "Delivering Loans for MBS", 1996, 138 pages, Fannie Mae, Washington, DC, USA	
	177.	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter", October 1997, 152 pages, Verison 4.0, Fannie Mae, Washington, DC, USA	
/O.O./	178.	FANNIE MAE, "MORNET MBS Pool Submission System User's Guide", September 1998, 259 pages, Version 5.3, Fannie Mae, Washington, DC, USA	

Examiner Signature	/Ojo Oyebisi/	Date Considered	08/17/2008
--------------------	---------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>		Application Number	10/738,468
		Filing Date	12/17/2003
		First Named Inventor	William R. Nolan III
		Art Unit	3694
		Examiner Name	Ojo O. Oyebisi
Sheet	7	of	7
		Attorney Docket Number	037607-0236

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
/O.O./	179.	FANNIE MAE, "Making Good Delivery A Guide to Delivering Loans for Cash and MBS", 1994, 121 pages, Fannie Mae, Washington, DC, USA	
/O.O./	180.	FANNIE MAE, "MORNET Cash Delivery System User's Guide", November 1997, 177 pages, Version 2.6, Fannie Mae, Washington, DC, USA	
/O.O./	181.	FANNIE MAE, "Delivering Loans for Cash", 1997, 96 pages, Fannie Mae, Washington, DC, USA	
/O.O./	182.	FANNIE MAE, "MORNET Manager User's Guide", November 1998, 187 pages, Version 3.0, Fannie Mae, Washington, DC, USA	
/O.O./	183.	FANNIE MAE, "MORNET Servicing Support System User's Guide", December 1998, 370 pages, Fannie Mae, Washington, DC, USA	
/O.O./	184.	FANNIE MAE, "Selling", June 30, 2002, 168 pgs, Fannie Mae, USA	
/O.O./	185.	FANNIE MAE, "Investor Accounting: Cash", 1996, 132 pages, Fannie Mae, Washington, DC, USA	
/O.O./	186.	FANNIE MAE, "Secondary Marketing: Cash", 1997, 81 pages, Fannie Mae, USA	
/O.O./	187.	FANNIE MAE, "General Servicing Fundamentals", 1996, 188 pages, Fannie Mae, USA	
/O.O./	188.	Laser Overview, May 1993, chapters 1-18	

Examiner Signature	/Ojo Oyebisi/	Date Considered	08/17/2008
---------------------------	---------------	------------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.